Marital Status, Gender, and Differences in Social Security Benefit Amounts

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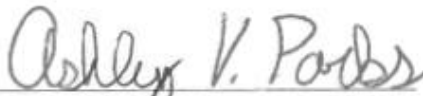
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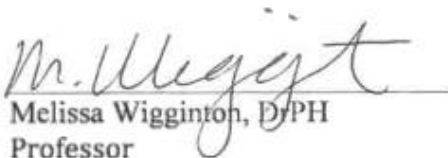This is to certify that the Master's Thesis of

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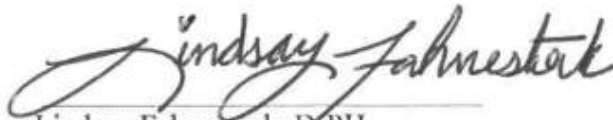Master of Public Health

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Abstract

Older Americans are a vulnerable population, and the introduction of Social Security's Old Age and Survivor's Insurance (OASI) has protected the majority of aged Americans from falling below the poverty line (Arno, House, Viola, & Schechter, 2011). With literature supporting the changing dynamics of the American family and changing trends in eligibility factors to Social Security entitlements, it is important to understand any differences among groups to identify inequalities and vulnerabilities in old age. Using data from the Survey of Income and Program Participation (SIPP) 2014 Panel Wave 2, this study examined marital status, gender, and differing Social Security benefit amounts for participants aged 62 and older who were entitled to an OASI program. Entitlement to OASI benefits, as well as the benefit amount, depends on a variety of factors including lifetime earnings, marital status, and age. The results indicated there is no statistically significant difference in monthly Social Security benefit amounts among marital categories ($F(5,144) = 1.365$, p = .241). Gender is not a factor for eligibility to Social Security entitlements; however, this study revealed women encounter greater economic insecurities in old age as their Social Security benefit amounts are significantly lower compared to men (t(148) = 5.454, p < .001). The results of this study are consistent with recent literature suggesting Social Security benefit amounts do not differ by marital status and that women are more disadvantaged in Social Security entitlements then men.

Key Words: Social Security, gender, marital status, retirement age, eligibility

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Table of Contents

List of Tables

<center>**Review of Literature**</center>

Introduction

The Social Security Act, signed in by President Roosevelt in 1935, has played a significant role in keeping aged Americans out of poverty (Social Security Administration, 2000). Although Social Security benefits only account for a portion of one's income at retirement, and are intended to supplement pensions and savings, the entitlements are still a major source of income for the aged population and an important measure of economic security (Karamcheva, Wu, & Munnell, 2015). According to Arno, House, Viola, and Schechter (2011), the implementation of Social Security was the most effective program introduced in the United States to combat poverty, especially for the elderly population. In addition, Arno et al. (2011) found that the introduction of Social Security significantly benefited the socioeconomic status and health of older Americans. When the Social Security Act was signed in 1935, the country was a much different place, and with the turn of the millennium behind us, it is important to examine these policies and their application towards the changed dynamics of contemporary American society.

The Social Security Act

To address the changing American dynamics in relation to Social Security entitlements, it is necessary to understand how one becomes entitled to Social Security and how the benefits are calculated (Karamcheva et al., 2015). Social Security benefits are continuous payments and funded through payroll taxes contributed to a dedicated trust (Social Security Administration, 2000). The introduction of these benefits presented the government with the overwhelming task

<center>1</center>

of tracking a worker's earnings over time to calculate a monthly benefit at retirement age (Social Security Administration, 2000). This process, known as enumeration, assigned a social security number to every American and legal alien with the purpose of tracking the incomes from which they paid into social security tax over their lifetimes (Social Security Administration, 2000).

Spouse and Child Benefits. While many major changes have taken place amending the Social Security Act, much of the program's premise remains the same. In 1939, two major changes were introduced, and entitled the spouse and minor children of a worker, also known as auxiliaries, to payable benefits (Social Security Administration, 2000). These changes came about during an era where many women stayed home and tended to children rather than work. The amendments of 1939 allowed a spouse of a retired worker to apply for auxiliary benefits, at retirement age, equal to up to 50% of the benefit amount of the retired worker (Social Security Administration, 2000). Auxiliary benefits are also payable to the minor children of retired workers who may receive up to 50% of the retired worker's benefit amount until a family maximum is reached (Social Security Administration, 2000).

Survivor Benefits. The second major addition to the Social Security Act in 1939 was the inclusion of survivor's benefits (Social Security Administration, 2000). The amendment awarded benefits to the surviving spouse at age 60, to a surviving parent (at any age) of a deceased worker's child until the child's 16th birthday, and to surviving minor children (Social Security Administration, 2000). Survivor's benefits typically equal the full amount of the worker's retirement benefit but may be reduced depending on the age of the widow, whether the worker was entitled to reduced

benefits at the time of his or her death, and a maximum family benefit amount (Social Security Administration, 2000). In addition, if the spouse of a retired worker had not reached full retirement age but was caring for a minor child, the spouse may be entitled to a child in care benefit until the child's 16th birthday (Social Security Administration, 2000). Surviving auxiliaries are also subject to a family maximum determined by the deceased worker's benefit amount (Social Security Administration, 2000).

Disability Benefits and Medicare. Many significant amendments were introduced to the Social Security Act during the mid-20th century, including the introduction of Cost of Living Increases, also known as COLAs. These increases were used to raise the amount of an individual's benefit on an almost yearly basis to adjust for the rising cost of living and the increasing value of the American dollar over time (Social Security Administration, 2000). In 1956, another important amendment included benefits for disabled workers and disabled adult children (Social Security Administration, 2000). The addition of disability benefits allowed workers to collect benefits due to his or her inability to continue working due to illnesses or injuries suspected to last longer than one year (Social Security Administration, 2000). Furthermore, President Lyndon Johnson signed the Medicare Bill in 1965, which provided health care coverage to retired and disabled workers funded through payroll taxes and monthly premiums (Social Security Administration, 2000).

Marital Trends and Social Security Benefits

Despite the several amendments and additions to the Social Security Act, much of the program is based upon the ideals of the early to mid-20th century. During

the 1970s, divorce rates in the country reached an all-time high, meaning individuals had a higher probability of being divorced at retirement age (Tamborini, 2007). In addition, as marital status is used to establish entitlement to Social Security benefits, changes in marital trends influence Social Security entitlements (Tamborini et al., 2009). With changing marital trends and continuing increases in divorce rates, researchers have found a decline in eligibility to auxiliary benefits as these benefits come with a 10-year length of marriage requirement for divorced spouses, and recent cohorts are more likely to have never been married or not meet the length of marriage requirements of previous cohorts (Tamborini et al., 2009).

Recent literature has addressed marital status as an important indicator of financial health in the aged population (Couch, Tamborini, & Reznik, 2015). Among the married and unmarried, Couch, Reznik, Tamborini, and Iams (2017) observed that the unmarried are more likely to experience financial insecurity, have fewer resources, and rely on public assistance compared to married individuals. Bridges and Gesumaria (2016) detailed that among the unmarried aged population, widows are most likely to experience the highest rates of poverty. Furthermore, addressing changing dynamics of the American family, Tamborini (2007) projected that the unmarried population, grouped together as widowed, divorced, and never married, will continue to be more disadvantaged than their married counterparts despite projected declines in eligibility to auxiliary benefits due to increased female participation in the labor force.

Most recent literature addressing marital status as an indicator of financial security in the aged remains the same and considers only the current marital status of

study participants. A recent shift in research can be observed, however, as more recent studies have begun to observe complete marital biographies of participants in comparison to previous literature, which only addressed one's current marital status. Lin et al. (2017) observed no significant differences in benefit amounts when taking consideration of marital biographies among the married population, such as first marriages or any remarriages. However, while most literature has suggested that widows and widowers are the most disadvantaged population, Lin et al. (2017) indicated that through consideration of marital biography, those who divorce later in life are the most financially insecure. According to Wu et al. (2013), marital status accounts for a small percentage in changes to retirement rates while the role of females in the workplace has been a much larger contributor to changing Social Security entitlement trends in recent cohorts.

Gender and Social Security Benefits

In the literature, among the female population, widows were indicated to be the most disadvantaged group economically, and in the male population, individuals who never married were revealed to be most disadvantaged (Lin & Brown, 2012). In addition, women were more likely to be unmarried compared to men (Lin & Brown, 2012). Despite women's greater likelihood to be unmarried in old age, nearly two-thirds of women receiving Social Security benefits are entitled to benefits on behalf of a spouse (Meyer, Wolf, & Himes, 2006). Entitlement to a spousal benefit suggests that a woman's lifetime earnings did not compute a retirement benefit amount higher than that of her spouse's benefit, which equals 50% of her husband's retirement benefit. Tamborini et al. (2009) suggested more than half of females who received

5

aged benefits in 2007 became entitled on behalf of a current or former spouse, suggesting that a woman's marital status may be more beneficial to financial stability in retirement than her employment history.

ldbatt (2014) addressed financial inequalities for aged women's Social Security entitlements and how these disparities may be attributed to the female role of family support for children as well as ill or elderly family members. In recent decades, more women have pursued education and become high ranking and contributing members of the workforce than in the past, yielding better Social Security retirement benefits on their own (Wu et al., 2013). Changes in female work and marriage trends have led researchers to believe there will be an impact on retirement income (Wu et al., 2013).

Purpose of the Study

Social Security entitlements serve a significant role in the health and well-being of older Americans such as access to healthcare and reduced situations of poverty, and it is important to understand the changing dynamics of these entitlements over time (Arno et al., 2011).The purpose of this study was to identify differences in average monthly Social Security benefit amounts for specific groups aged 62 and older. For this study, marital status and gender were examined to determine if certain groups may have greater risk of financial insecurity in old age.

Research Questions

For this study, two research questions were addressed to identify differences in Social Security benefit amounts in the American population aged 62 and older. The research questions are:

1. Is there a statistically significant difference in average monthly Social

Security benefit amounts by marital status (married-spouse present, married-

spouse absent, widowed, divorced, separated, and never married) for those 62

and over?

2. Is there a statistically significant difference in average monthly Social

Security benefits amounts for males and females aged 62 and over?

Research Hypotheses

For this study, two sets of hypotheses were produced in response to the

research questions. The hypotheses are:

H_1: There is a significant difference in average monthly Social Security

benefit amounts for individuals aged 62 and older by marital status.

H_0: There is no significant difference in average monthly Social Security

benefit amounts for individuals aged 62 and older by marital status.

H_1: There is a significant difference in average monthly Social Security

benefit amounts for males and females aged 62 and older.

H_0: There is no significant difference in average monthly Social Security

benefit amounts for males and females aged 62 and older.

Methods

Design

Secondary data from the United States Census Bureau's Survey of Income and Program Participation (SIPP) 2014 Panel Wave 2 was used to answer the research questions presented in this study. The survey consists of continuous, nationally representative panels interviewed across the span of about four years (United States Census Bureau, 2018). SIPP is commonly used to address the effectiveness of public assistance programs and was appropriate for this study due to its defining focus on changes in economic well-being over time (United States Census Bureau, 2018).

Procedures

Beginning in February 2014, SIPP surveys were collected from around 53,000 households, and each household was interviewed four times over the course of four years (United States Census Bureau, 2018). Survey interviews were conducted through a personal visit to the household or by a decentralized method such as reaching out to the household by telephone (United States Census Bureau, 2018). Data was collected from households across all 50 states, and the selected households for the sample were determined to be representative of their respective counties (United States Census Bureau, 2018). Within each household, all members aged 15 and older were asked to participate in the survey (United States Census Bureau, 2018). If someone from the household was not available to participate and provide responses, another household member was asked to provide answers as if they were the unavailable person (United States Census Bureau, 2018).

From the SIPP dataset, cases were selected on the criteria that the participants answered yes to one of the following survey questions: "*Did ... receive a Social Security benefit because he/she is retired?*," "*Did ... receive Social Security Benefits because he/she is widowed?*," or "*Did ... receive Social Security Benefits from their spouse?*" All other cases from the dataset were excluded (United States Census Bureau, 2018). The survey questions were asked by the interviewer who visited or called the household recorded the participants' responses. In addition, participants younger than 62 were also excluded for the purposes of this study, leaving a total of 98,892 participants. One thousand five hundred seventy-two of the selected participants failed to answer the survey question measuring marital status, and the responses are reported as missing. By chance, none of these cases were included in the random sample for analysis.

Participants

While the sample for this study only included individuals 62 and over, household members aged 15 and older were interviewed for the SIPP and responses were self-reported (United States Census Bureau, 2018). If a member of the household was unavailable for interview, responses for that individual were collected by proxy such as another family member in the household (United States Census Bureau, 2018). The SIPP collected information from a sample of 676,105 participants among the 53,000 households (United States Census Bureau, 2018).

The sample size used to identify differences by marital status was drawn using G*Power Software, Version 3.1.92, with a medium effect size of .3, an alpha level of .05, and a power of 80%, which determined a sample size of 150 participants

(Heinrich-Heine, 2019). A random sample was drawn three times and was determined

to have similar characteristics of the overall sample. The random sample of 150

participants used for this study consisted of individuals aged 62 and older who

received either a retirement, survivor's, or spousal benefit from Social Security and

fell into the category of married with spouse present (N = 74), married with spouse

absent (N = 2), widowed (N = 41), divorced (N = 16), separated (N = 6), or never

married (N = 11).

The sample size used to identify differences in monthly Social Security

benefit amounts by gender was drawn using G*Power Software, Version 3.1.92, with

a medium effect size of .5, an alpha level of .05, and a power of 80%, which provided

a sample size of 128 participants (Heinrich-Heine, 2019). The initial random sample

of 150 participants was enough to produce accurate results for the second analysis.

The random sample of 150 participants used for this study consisted of males (N =

68) and females (N = 82) aged 62 and older whom received either a retirement,

survivor's, or spousal benefit from the Social Security Administration.

Independent Variables

For this study, two independent variables were examined (marital status and

gender), and each variable had a corresponding survey question for measurements on

the 2014 SIPP dataset. The independent variable of marital status was measured using

the following question from the 2014 survey: "*Is person currently married, widowed,*

divorced, separated, or never married?" Individuals who responded as married with

spouse present were coded as "1," married with spouse absent coded as "2," widowed

coded as "3," divorced coded as "4," separated coded as "5," and never married

coded as "6." Of the participants examined for the purpose of this study, 1,572 participants failed to answer the survey question measuring marital status, and the responses are reported as missing. By chance, none of these cases were included in the random sample for the ANOVA.

The independent variable of gender was measured using the following question from the 2014 survey: "*Sex of this person?*" Responses to this question were coded into two different categories with male response coded as "1" and female response coded as "2." Of the participants examined within this study, none failed to answer the survey question relating to gender.

Dependent Variable

For this study, there was one dependent variable observed from the SIPP 2014 dataset and was measured by the following question on the survey: "*How much did ... receive in Social Security benefit payment in this month?*" Responses of the Social Security monthly benefit amount in US dollars were coded as the equivalent number. Of the participants examined for the purpose of this study, none failed to answer the survey question relating to monthly Social Security Benefit amount.

Data Analysis

The 2014 SIPP dataset is provided by the United States Census Bureau and made available for public use as the data is de-identified. Data from the 2014 SIPP was analyzed using SPSS version 24.0. For the first research question, the analysis consisted of a one-way ANOVA as it was the appropriate statistical test to determine differences in mean Social Security benefit amount by marital status. To evaluate the second research question, an independent samples t-test was calculated as it was the

appropriate statistical test to determine differences in mean Social Security benefit amounts for males and females. In addition, frequencies were completed to examine demographics of the sample and marital status categories.

Results

Demographics

The random sample drawn from the 2014 SIPP dataset (N = 150) was comprised of individuals aged 62 and older who received either a retirement, survivor's, or spousal benefit from the Social Security Administration. The sample was 46.0% male and 54.0% female. Participants aged 62-66 made up 16.7% of the sample, while those aged 67-70 comprised 22.6% of the sample, and those over age 71 accounted for 60.7% of the sample. In addition, the sample was comprised of mostly individuals who were White Only (87.3%) followed by Black Only (9.3%), Asian Only (2%), and Multiple Races (1.3%). Participants had varying levels of education; 34.7% of the participants had a high school degree or equivalent, 22.0% of the participants had some college education, and 16.0% of the participants had a Bachelor's degree. (See Table 1.)

Major Findings

The mean monthly Social Security benefit amount for individuals who were either married (spouse present), married (spouse absent), widowed, divorced, separated, or never married were compared using a one-way ANOVA. No significant difference was found in mean Social Security benefit amounts across marital status categories ($F(5,144) = 1.365$, $p > .05$) (see Table 2.). The Social Security benefit amounts did not differ significantly by marital status. Individuals who were married with spouse present had a mean Social Security benefit amount of $1,258.16 (sd = 656.00). Individuals who were married with spouse absent had a mean Social Security benefit amount of $1,560.00 (sd = 721.25). Individuals who were widowed

had a mean Social Security Benefit amount of $1,239.66 (sd = 723.96). Individuals who were divorced had a mean Social Security Benefit amount of $1,267.31 (sd = 563.45). Individuals who were separated had a mean Social Security Benefit amount of $1,164.00 (sd = 383.41). Individuals who never married had a mean Social Security Benefit amount of $1,784.09 (sd = 857.73). It was not necessary to examine the differences between subjects as no statistical significance was found.

An independent samples t-test comparing the mean Social Security benefit amounts of males and females found a significant difference between the means of the two groups (t(148) = 5.454, p < .001) (see Table 3). The mean Social Security benefit amounts of females was significantly lower (M = $1,040.66 sd = 612.82) than the mean Social Security benefit amounts of males (M = $1,597.09, sd = 633.05). Women have lower monthly Social Security benefit amounts than men.

Discussion

Summary of Major Findings

The 2014 panel of the Survey of Income and Program Participation dataset was used to analyze monthly Social Security benefit amounts across marital status categories. The first analysis examined the differences in monthly Social Security benefit amounts among individuals within the categories of married, unmarried, and never married. A one-way ANOVA was performed that showed no statistically significant differences, failing to reject the null hypothesis that monthly Social Security benefit amounts do not differ by marital status for those aged 62 and older.

The results from the first analysis differ from most previous research regarding Social Security income in old age when observing the impact of marital status. For example, the average monthly benefit amount for widows did not significantly differ from other marriage categories whereas previous research suggested that widows are the most disadvantaged marital status group. However, the use of a simple random sample that contained a varying number of respondents in each group could account for an inability to capture the differences between them. The results from the research conducted by Lin et al. (2017) were similar to the results of this research study as they suggested there are no statistical differences among marriage categories. However, when Lin et al. (2017) considered complete marital biographies of participants, it was noted that individuals who divorced later in life were the most disadvantaged group.

The 2014 panel of the SIPP dataset was used to analyze monthly Social Security benefit amounts between males and females. The second analysis examined

the differences in monthly Social Security benefit amounts among males and females. An independent samples t-test was performed, which showed a statistically significant difference, rejecting the null hypothesis that monthly Social Security benefit amounts do not differ by gender for those aged 62 and older.

The results from the second analysis mirror previous literature that observed impact of gender on Social Security benefit amounts. Most previous literature on the subject suggested that women are more disadvantaged compared to males regarding Social Security benefit amounts. In addition, previous literature suggested that female widows are the most disadvantaged group; however, it is possible that widows actually fare better in regards to Social Security benefit amounts because widows are entitled to at least 82.5% or more of the full amount of their husbands' Social Security benefit computation and males are more likely to have higher benefit amounts than females.

Tamborini et al. (2009) mentioned that most females who received Social Security benefits after age 62 became entitled to benefits on behalf of their current or former spouse. ldbatt (2014) discussed how women are disadvantaged when it comes to Social Security entitlements and suggested that these disparities may be attributed to the female role of family support for children as well as ill or elderly family members. Even though females can become entitled to a higher Social Security benefit amount if her retirement benefit falls short of her spousal benefit amount, it does not fill the gap in Social Security benefit amounts when compared to men.

Public Health Implications

Social Security benefits serve a major role in keeping aged Americans out of poverty – a vital issue since the aged population is a vulnerable one. The Old Age and Survivor's Insurance (OASI) benefit programs through the Social Security Administration have continued to be the most successful anti-poverty programs in the United States. Recent research has identified significant changes in eligibility status of females. Wu et al. (2013) discussed the changing trends of female Social Security benefits as a result of their increased workforce participation and retreat from marriage. An increase in workforce participation, education, and higher paying jobs led to an increase in Social Security contributions and in turn, higher Social Security retirement benefits and decreased eligibility for survivor's and spousal benefits.

Marital status continues to be a major factor for entitlement to Social Security OASI benefit programs; however, recent literature suggests that marital status does not have a significant impact on benefit amount and the number of individuals who meet the requirements for spousal and survivor's benefits are declining. Changing trends in eligibility requirements may introduce a need for change in public policies of Social Security entitlements that better suit the dynamics of today's American culture.

Couch et al. (2017) recently examined different policy changes and their potential effects on Social Security benefits in response to changing eligibility trends for females. Couch et al., (2017) suggested that reducing the 10-year marriage requirement would allow for more females to become eligible for potentially higher Social Security benefits as a spouse. The policy implications address the declining

eligibility to auxiliary benefits for females relating to trends of retreat from marriage; however, the implications do address trends of ineligibility to auxiliary benefits as a result of increased participation in the workforce.

It could be suggested that due to the insignificant impact of marital status on Social Security benefit amounts, other factors should be introduced into the computations of Social Security benefits. For example, if a female has reduced lifetime earnings due to childbirth and childcare or care for an ill or elderly family member, those years should be removed from the Social Security benefit computation to result in a higher benefit amount for her own retirement. In addition, it could be suggested that rather than becoming entitled through the work history of a spouse, the earnings from both spouses during years of marriage (up to the designated maximum) may be combined and added to the earnings records of both spouses to promote higher retirement benefits and reduced or eliminated need for spousal and survivor's programs.

Study Limitations

This study introduced several limitations. The 2014 SIPP is a longitudinal study, and some of the participants may have moved and become unavailable for repeated contacts, causing a loss of information and missing data in the sample (United States Census Bureau, 2018). Missing data could be observed in the sample for the purpose of this study as missing data was reported for the survey question relating to marital status. In addition, the Census Bureau uses a two-stage sample design that is not considered a simple sample and may result in some standard errors (United States Census Bureau, 2018). The Census Bureau admits that some lower

income households may have been oversampled (United States Census Bureau, 2018).

Another strong limitation for this study was the use of a simple random sample that contained a varying number of respondents in each group, which could account for an inability to capture differences between groups. Furthermore, the study used data that was self-reported, and when the participants were unavailable to provide a response, someone else in the household answered as a proxy leading to potential bias of responses. In contrast, one of the strengths of this study is the continuous panel design, which reduced recall bias as participants only needed to recall events in the last one to four months (United States Census Bureau, 2018).

Conclusion

Going forward, studies focused on changing trends in eligibility factors of OASI benefits for females would benefit the research community. The Social Security Act is a successful anti-poverty program for the United States, and it is important to document the changing demographics and eligibility factors of Americans because much has changed since its introduction in 1935. Examining trends for American females could provide useful insight and implications for policy change that can help close the existing gap regarding Social Security benefit amounts for women. In addition, making continuous improvements to the Social Security Act will allow its programs to have continued success in keeping vulnerable populations out of poverty.

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Appendix A

Table 1.

Participant Demographics

		N	Percent
Gender	Male	69	46.0
	Female	81	54.0
Age	62-66	25	16.7
	67-70	34	22.6
	71 +	91	60.7
Race & Ethnicity	White Only	131	87.3
	Black Only	14	9.3
	Asian Only	3	2.0
	Residual (Other)	2	1.3
Highest Level of Education	1st – 8th Grade	5	3.3
	8th – 12th Grade (No Diploma	16	10.7
	High School Graduate or Equivalent	52	34.7
	Some College	33	22.0
	Associate Degree	4	2.7
	Bachelor's Degree	24	16.0
	Master's Degree	10	6.7
	Doctorate or Professional School Degree	6	4.0

Source: Survey of Income of Program Participation (2014) N=150.

Table 2.

One-way ANOVA of Monthly Social Security Benefit Amounts by Marital Status

	N	Mean	SD	F	P
Marital Status				1.365	.241
Married Spouse Present	74	$1258.16	656.00		
Married Spouse Absent	2	$1560.00	721.25		
Widowed	41	$1239.66	723.96		
Divorced	16	$1267.31	563.45		
Separated	6	$1164.00	383.41		
Never Married	11	$1784.09	857.73		

Note. Survey of Income of Program Participation (2014). N = 150.

Table 3.

Independent Samples T-Test of Monthly Social Security Benefit Amounts by Gender

	N	Mean	SD	T	P Value
Gender				5.454	.001
Male	68	$1597.09	633.05		
Female	82	$1040.66	612.82		
					p < .05

Note. Survey of Income of Program Participation (2014). N = 150.